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Self-responsibility and Activation for Lone Mothers in the UK

Jane Millar

Lone mothers make up a quarter of all families with children in the United Kingdom and have been one of the key target groups for activation policies for the past two decades. In a relatively short period of time, the U.K. system has changed from treating lone mothers as carers to treating them as workers. Most lone mothers are now required to seek work, or to be in work, in order to be eligible for state support. These developments place self-responsibility at the centre of welfare reform and paid work as the core of self-responsibility. The focus is very much on the individuals and their labour market obligations and downplays their social obligations, for example, to care for their children or other family members. The capacity to make choices about when and how much to engage in paid work is much reduced.

This article explores what these developments have meant for lone mothers in the United Kingdom. The first main section outlines the key policy approaches and measures, highlighting the underpinning concepts of self responsibility. The discussion also explores the experiences of lone mothers in relation to these policies, drawing on data from a long-term qualitative study. The second main section focuses on a new policy development—the introduction of Universal Credit—in which promoting an employment-based self-responsibility is unequivocally central to the policy aims and design.

Lone mothers, welfare and work in the UK

The Beveridge welfare state of the 1940s shaped the UK approach to social security benefits and state support for many decades that followed. For working-age people this was essentially a system of social insurance and social protection, replacing earnings for people who were unemployed or unable to work because of sickness or disability. But in the UK, as in many other countries, welfare-to-work, or activation policies, were increasingly seen as central to reducing unemployment and worklessness (OECD, 2005). Activation policies – including financial incentives, training, employment services – were initially targeted on the unemployed population. Lone mothers were not considered part of this group (see Maier on

active labour market measures and Eggers *et al* on gendered welfare in this volume). The treatment of women and work, and specifically lone mothers, started to change from the mid-1990s, and especially after 1997.

Voluntary activation for British lone mothers: 1997-2008

In 1997 the Labour Party in the UK was elected with a substantial parliamentary majority, after 18 years in opposition. The government took the label 'New Labour' to indicate a reforming policy agenda. In social policy this included a strong commitment to the economic, social and personal value of 'work for all'. Labour's 'first principle' for welfare reform was that 'the new welfare state should help to encourage people of working age to work where they are capable of doing so. Work offers the best escape route from poverty and dependence, a platform on which to save, and a sense of individual purpose' (House of Commons Hansard, 26 March 1998*)*. This was a constant refrain through the following decade, for example again in 2007: 'Work is good for you: people who work are better-off financially, better-off in terms of their health and well-being, their self-esteem, and future prospects for themselves and their families. Work promotes choice and independence for people, supports our society and increases community cohesion' (DWP, 2007, p23).

The Labour government also made a promise to 'end child poverty' within the next 20 years (by 2020) and moving more parents into paid work was seen as one of the main mechanisms for this (Ridge, 2009; Waldfogel, 2010). The value of paid work was thus seen as universal; everyone would benefit by increased levels of employment. It was central to the goal of ending child poverty by moving parents into work, and by raising in-work income and living standards. And it was also about supporting and developing individual purpose and self-esteem. Working parents would provide a role model for children, ensuring that children would grow up with clear messages about the importance of work as contributing to society.

Lone mothers were a key group in this. Their employment rates were low and poverty rates were high. Many lone mothers, especially those with older children, said they wanted to be in paid work, but were not receiving any help to do so. The New Deal for Lone Parents was established soon after the election, in 1997 (Millar, 2000). This was an important signal of change, as this was the first time that women had been targeted for employment support.

Crucially, this was a voluntary programme, initially targeted on lone parents with a child aged five and above, later reduced to aged three and above. Lone parents were, at that time, eligible to receive state benefits without conditions if they had a child, or children, up to the age of 16.

Alongside the New Deal, there were also substantial increases in financial support for working families, including a national minimum wage (from 1999) and an expanded system of in-work tax credits (from 2002). These provided a substantial contribution to total income in work. For example, a lone mother working for 16 hours at the national minimum wage in 2004 would have received more of her income from tax credits and other benefits than she would get from her wages (Evans and Millar, 2006).

There was also a major expansion, albeit from a low base, of childcare provision and support for meeting the costs of childcare for working parents. In 1998 the first National Child Care Strategy was announced, followed by 2006 Childcare Act. Local authorities have responsibility for the provision of registered childcare in their areas, and national systems of regulation are in place, and measures to improve qualifications of childcare staff. Families could claim help with childcare costs through the tax credits schemes.

This created a new package of support for lone parents, which was intended to enable and support paid work (see Millar, 2008; Haux, 2011; Wright, 2011 and Klett-Davies 2016 for more details of all these policy measures). This was not entirely comprehensive, especially as regards child care. But overall these policy measures did much to change the lives of many lone parents and their children. Labour's welfare package seemed to offer a new policy direction, towards the 'social investment' model, with explicit targets to end child poverty, to invest in education and children's services, and to provide a range of support for working parents (Lister, 2003; Jensen, 2018).

At that time, in around 2004, we started our first round of in-depth interviews with a sample of lone mothers and their children, having picked them up from tax records in 2001/2, just after the women had started work (Ridge and Millar, 2008). The main aims of the study were to examine the impact of paid work on family life and living standards for lone mothers and their children over time, and to explore how lone mothers and their children negotiated the everyday challenges of sustaining low-income employment. There were 50 lone mothers and 61 children, aged between 8 and 14, in the original sample. We carried out four rounds of

interviews (in 2004, 2005, 2007 and 2016). This provides a rich data source for understanding working lone-mother families and how everyday working life is experienced by both mothers and children over time.

The optimism and opportunities in this policy environment were apparent in our first rounds of interviews. Most of the women had had help from Lone Parent Advisor through the New Deal Programme, and this was highly valued not just for the practical support (help with claiming in-work benefits and tax credits, advice about childcare, etc) but also for the way in which the Advisors helped build confidence and self-reliance. As one woman said, the Lone Parent Advisor provided *'wonderful help… she was absolutely brilliant … she was fantastic, she really was and she was so much help and she made me feel so great*'. Others made similar comments: '*yes, I did go to a fantastic lady ... with the job centre, and she was the one that helped me, worked out the tax credit, all my benefits and she got me some shoes...helped me with the process of filling in the forms... Anything that went awry, she helped me through*'. The women were also very clear about the value of tax credits to their incomes. Tax credits played a key role in ensuring a more adequate income for mothers whose wage was not sufficient to meet their needs. The woman felt that they could not have managed to stay in work without this additional financial support, for example, '*they've been very important, because I couldn't have afforded to work without them; they've raised my income up that much'* and another, '*very, very important because there's no way I would have been able to survive on my wages alone, and [especially] with child care costs'* (Millar, 2008; Ridge and Millar, 2008).

Accessing these support measures was, as noted above, on a voluntary basis with no requirements for lone mothers to be available for, or to seek, work. However the first steps towards a more compulsory approach were taken not long after the New Deal was implemented. In 2001, the first compulsory 'work-focused interviews' were introduced (Wright, 2011). These were initially for new claimants with older children, but progressively extended so that by 2008 these were compulsory for all claimants on a six-monthly basis (and for some quarterly). The original idea behind these work-focused interviews was essentially paternalistic, to show people that work would indeed be good for them (Whitworth and Griggs, 2013). The argument was that not everyone will recognise the benefits that work offers – people do not understand the financial implications, they do not know what benefits they can claim, and they lack confidence or motivation. These sorts of issues were seen as barriers to work, and requiring a regular work-focused interview would be a way of tackling these barriers.

The case for more compulsion was also made in other ways. One was contractual, that in return for support people should also act responsibility, and thus that they should themselves contribute to society through paid work. This was also linked to an emerging view that living on benefits was too easy, that some people may 'prefer' to be dependent on benefits rather than support themselves through their own efforts (see also Campbell in this volume, on the assumption driving policy that self-responsibility will also generate innovation and initiative). Compulsory work requirements thus aim to change not just behaviour but also attitudes and values. This aim of changing people was at least an undercurrent, some would say much more than that, under the Labour governments. Dwyer and Ellison (2010), for example, in their review of Labour's activation policy, describe this as 'creeping conditionality', whereby more work requirements are imposed on more people, with stricter sanctions for non-compliance.

Policy was thus shifting to a more compulsory approach to enforcing work requirements as a condition of benefit receipt. In 2008 there was the first change to the rules about which lone mothers should be required to be available for work, set out in the government paper published in 2007 with the title, *No one written off: reforming welfare to reward responsibility* (DWP, 2007). Here again responsibility is defined in terms of paid work, with state support as the 'reward' for the appropriate behaviour. Three key principles were set out: 'people should be in *control* of their own lives and take personal responsibility for making the most of the opportunities available; people should be supported by an active and enabling welfare state to build their *capability*; and people should be aware of the *contribution* expected from them in return for help and support through the welfare system (p 29, original emphasis). In this discourse people are framed as active, as making choices, and the relationship between the individual and the state is defined as a contract, in which compulsory work requirements are the price of support.

This was the basis for extending work requirements to more people and for lone parents this was implemented from 2008, when lone parents with a youngest child aged 12 and above (secondary-school age in the UK) were required to be available for work as a condition of receiving social security support, through the main benefit for unemployed people, Jobseeker's Allowance. However these new compulsory work requirements for lone parents were introduced just at the time when public spending in the UK was about to come under significant pressure, following the 2007-08 banking and financial crisis.

Compulsory activation and austerity: from 2008

The policy focus on reducing dependency and enhancing responsibility, and doing so through compulsion, has become an increasingly dominant theme in UK welfare policy following the 2007-08 banking and financial crisis and the change of government after the 2010 general election.

In 2010, Labour was replaced in government by a coalition led by the Conservatives with the Liberal Democrats. The focus of policy at this time was the goal of reducing public expenditure, led by the argument that reducing the deficit in government spending must have the highest priority. This was manifested in a period of 'austerity' and cuts to welfare state benefits and services have been a key target in this, alongside cuts and freezes in public sector jobs and wages. There have been very significant cuts in benefits, and changes to eligibility, including a freeze in the level of benefits, a benefit cap (that sets a maximum that can be received out of work), a two-child limit (on the amount of benefit a family can receive for third and subsequent children born after 2017) a 'bedroom tax' (that reduces benefit for 'over-occupancy' of bedrooms), and cuts to housing benefit and tax credits (for more details see Emerson *et al*, 2015; Hills, 2015; Millar and Sainsbury, 2018). These cuts have had a significant impact on social security expenditure (Office for Budget Responsibility, 2018) and families with children have been particularly hard hit (Portes and Reed, 2018). Alongside these cuts in the level of support, there have also been further extensions of work requirements for lone parents, coming into effect when the youngest child reached aged 10 (from 2009), at age 7 (from 2010), at aged5 (from 2012) and at age 3 (from 2017).

The austerity agenda has been promoted not only as responsible fiscal policy but also as fair, in particular by focusing support for people who work and who show responsible behaviour. Following the logic of state support as reward for responsible behaviour, benefits should not go the 'welfare dependent', but only to those who are prepared to make their own efforts, and to act with personal responsibility. This definition of personal responsibility as involving paid work, and that being the basis for the welfare contract, is thus now very strong in the UK. It fits directly with the ongoing neo-liberal commitment to the reduction of the role of the state in social provision and to the de-regulated labour market (Grimshaw and Rubery, 2012; Farnsworth and Irving, 2018; see also Eggers *et al* in this volume).

The benefit cuts and increased work conditionality have not been uncontroversial, particularly in relation to disabled people (Baumberg Geiger, 2017). But the 'fairness' argument is resonant with majority public opinion which generally speaking is in favour of helping the most disadvantaged but against people getting 'something for nothing'. In their study of attitudes to welfare across different generations (Duffy *et al*, 2013, p71) found that people 'believed that more could be done to reward work and what they saw as other responsible behaviours such as people saving and living within their means'. The equation of personal responsibility with paid work appeals to popular opinion, including for lone mothers.

In fact it is now generally accepted that paid work is the norm for mothers, unless there are young children (Taylor, 2018). Employment rates for women with children have risen steadily over the past two decades (Roantree and Vira, 2018). In 1997, 45 per cent of lone parents were employed, by 2007 it was 55 per cent, and by 2017 this had reached almost 70 per cent (ONS, 2017). This is almost at the level for partnered mothers (75 per cent) and the remaining difference is because lone mothers with pre-school age children are less likely to be working full-time. There are now 1.2 million lone mothers in employment, including almost all of those with secondary school-age children. The responsible lone mother combines paid work with bringing up her children, providing not just an income but also a role model, as well as contributing to society.

However, this mapping of personal responsibility onto paid work, and the extension of this through compulsory work requirements, is a source of potential tension for the lone mothers who are seeking to be both mothers and carers. For example, Wright (2011, p77) argues that this is a very narrow definition of responsibilities which means that the caring role is undervalued and that thus there is 'a clash between the informal, deeply embedded obligations of familial interdependency and the formal responsibility requirements of independent citizenship as formulated and enforced through social security law'. Whitworth and Griggs (2013, p137) similarly argue that the work requirements are both ineffective and unfair because of 'the lack of agency for lone parents within the process; the devaluation of unpaid care as a productive contribution to society; weak financial gains to paid work; weak employment progression and sustainability; and questionable, and quite possibly negative, impacts on well-being'.

These tensions are something we can see in our research at the level of everyday lives. For the lone mothers in our study, the issue of whether family-fits-work or work-fits-family was very real and apparent (Millar and Ridge, 2013). The three interviews in the years 2004 to 2007 followed the families, as the women sought to embed work into their daily lives, and therefore be able to maintain work over time. We found that initially there were often stumbling and quite slow steps into employment, through voluntary work, through very short hours, through study, and through employment agencies. Many of the women changed jobs and hours especially when they first moved into work, and some continued to do so throughout the study. Often this was not by choice as temporary jobs ended, or the women were made redundant, or suffered ill-health. Imposed changes in days or hours of work, driven by the requirements of employers, were also common.

When employment changes were made by choice it was usually for care or family reasons, rather than employment reasons, as the woman needed hours or location that fitted with their childcare arrangements and family life. Many of the women relied on other family members for informal care and so had to fit with what was available and what they felt they could ask family members to do. Some of the mothers were also providing care themselves, for example for elderly parents. The views of the children were also an important factor in decisions about work, especially working time. Most of the children did agree that it was better for their mothers to be in work. But the children were – almost unanimously and at every interview – of the view that part-time work was better and that working school hours was best.

What the women therefore wanted, and needed, was for working hours to fit with these family arrangements and obligations, rather than the other way around: work-fits-family and not family-fits-work. Thus when the women found a manageable fit between family and work, many of the women chose to stay more or less the same in terms of jobs and hours of work, if they could. The goal was to achieve a secure job in an employment environment with some flexibility to family circumstances, and with regular hours of work that did not change. In this way they could sustain work but also care for their families. This commitment to paid work, while also being able to care for their children, is also found in other research. Backett-Milburn *et al* (2008) found a 'family comes first' discourse was very strong among their sample of UK mothers working in food retailing, as a way for the women to reconcile the demands of being both good mothers and good workers. Herbst-Debby (2018) argues that the lone mothers in her study of welfare-to-work in Israel 'give their own meaning to how to do good motherhood and

what is right for their children's wellbeing'. The mothers value and are committed to paid work but also define themselves as responsible citizens by placing emphasis on protecting their children and acting as a role models.

Some of the mothers we interviewed in 2007 had lost or left their jobs and two women had been subject to the rules that required attendance at work-focused interviews (Ridge and Millar, 2008). In both cases the women felt that there was a clash between being expected to look for work and their caring obligations. One of the women had two pre-school age children and she explained her views in terms of an obligation and responsibility that extended over time: *'They're my children…I should obviously look after them and I understand yes, that I should be working and I shouldn't be claiming money from the Government and what have you, but I will eventually go back to work and I'll pay back, in my eyes, what I've had from them.'* This conception of responsibility changing over time challenges the dominant contractual model in which state support is only for those in paid work *now*, not those who worked in the past (in effect the social insurance model) nor for those who will be able to work in the future. As the work requirements started to come into effect from 2008 onwards, lone parents did start to feel this pressure to change their work behaviour. In their literature review of the shift to compulsory work requirements, Graham and McQuaid (2014, pviii) conclude that conditionality 'pushes lone parents into applying for and accepting jobs that are not necessarily sustainable or reconcilable with caring responsibilities, in order to meet their job search conditions'.

'Welfare is no different from work': the new world of Universal Credit

First announced in 2010 and due to be fully implemented by 2023, Universal Credit will replace six existing means-tested benefits and will be paid to people in and out of work, (including self-employed people) on the basis of a household means-test. As the Department responsible for implementation put it: 'Universal Credit is really about a sweeping cultural change….Universal Credit marks a complete shift in the whole nature of welfare, no longer trapping people in dependency but providing the incentive and support to secure a better future for themselves and their families…. (DWP, 2015). Universal Credit takes even further the idea that state support is conditional upon work. It aims to create a system which is as much 'like work' as possible and to make recipients become responsible working citizens not least through the way the benefit is designed (Millar and Bennett, 2016). As Campbell discusses (in this

volume), the institutional structures are an important context in shaping the nature and extent to which people can act in self-responsible ways.

The design of Universal Credit is intended to replicate the sort of contract that might exist between an employer and an employee. This starts with the 'claimant commitment', which all claimants, including both people in couples, must sign. This is described in official documents as:

> 'Deliberately mirroring a contract of employment, the Claimant Commitment makes clear that welfare is no different from work itself. Just as those in work have obligations to their employer, so too claimants have a responsibility to the taxpayer: in return for support, as some in jobcentres now say, claimants are "in work to find work".' (DWP, 2015, p5).

The only people fully exempt from work requirements are carers with youngest child aged under one, and people with severe health problems limiting their work. There are two groups with restricted requirements – those who are required to attend regular work-focused interviews and those who are required to prepare for work. But the vast majority of claimants will be required to be available for and seek full-time work. Lone mothers with a child of three and above will fall into that group, although with some discretion to vary for some caring responsibilities, for example, to restrict availability to school hours/terms. This will also apply to partnered mothers, bringing this group into work requirements for the first time.

And, in another new development, work requirements are also applied to some employed people, who must take steps to increase their hours of work or their pay, if they are earning below a set threshold. This idea of promoting 'in-work progression' is an important aspect of the design of Universal Credit and represents a new way of thinking about, and defining, what personal responsibility means and how the state should aim to design systems which are aimed at making people 'become ultimately independent of the welfare state … The in-work service is potentially revolutionary, promising progress in breaking the cycle of people stuck in low pay, low prospects employment.' (House of Commons Work and Pensions Select Committee, 2016, p5). On the one hand, this can be seen as a positive development, aimed at helping people to help themselves out of low-paid work. On the other hand, it also means that

people cannot continue to restrict their work participation to part-time hours. This is likely to be an issue for lone mothers, and we discuss this further below.

There are other aspects of the design of Universal Credit that are also intended to mirror work and to make people more responsible. Universal Credit is paid as a single monthly payment to a designated bank account. The single monthly payment is specifically intended to mimic wages, and to thus to 'foster independence and personal responsibility' through 'encouragement for claimants to manage their finances, while in and out of work' (DWP, 2015, p32). The benefit must be claimed online and so must the compulsory jobsearch, which is monitored through an online system. This 'digital by default' approach is seen as good training for the work: 'The digital delivery of welfare and employment services brings cultural change for both beneficiaries and staff. The online system can assist in the development of digital skills amongst claimants, this way improving their employability' (ICF International, 2015, p8).

Universal Credit claimants are thus expected, in fact required, to be responsible people who are in command of modern technology, who are actively managing their money, and who are constantly striving to improve their work positions – at least until they reach a position of 'full economic independence'. New systems have been developed to achieve these aims. These include a new role of 'work coach', to support claimants to help them to find jobs, or to increase their hours and earnings. The work requirements will be enforced through higher levels of sanctions. There are also new measures to support people in budgeting their money on a monthly basis and to help people with the digital system of online claims, updates on changes in circumstances, job search, and job search verification. This involves partnerships at local level with local government, housing associations and other voluntary sector organisations, to set up and deliver advice and information services. However the official evaluation of these schemes showed low levels of participation and also that the 'most significant challenge in delivering personal budgeting support was that ...trial participants simply did not have enough money each month' (Bennett et al, 2016).

This is an important point. The level of support provided by Universal Credit is much lower than that which was provided by tax credits. Portes and Reed (2018, p81) calculate that 'households with children experience much larger losses as a result of the reforms than households without children. Losses are especially dramatic for lone parents, who lose around

£5,250 on average – equivalent to almost 19% of their net income'. This is even higher for lone parents where there is disability in the household, these families lose on average around £11,200 (around 32% of their net income). Ethnic minority women are also disproportionately affected. For those already on low incomes, these are significant losses.

Universal Credit thus presents a new environment, with very different institutional arrangements. The amounts will be lower, there will be a single monthly payment, the work requirements are more onerous, the sanctions are deeper, most of the engagement will be through digital online systems, and there will be more discretion in the decisions that work coaches can make. What might all this mean for lone mothers? There have been some significant problems with the implementation, causing some financial stress and hardship (House of Commons Work and Pensions Select Committee, 2017). And the lower level of support overall is potentially very damaging to the income and living standards of lone parents in the longer-term. It is estimated that the cumulative impact of all the benefit and tax credit changes is that the child poverty rate (below 60 per cent of the median after housing costs) for children in lone-parent households will rise from around 37 per cent to around 62 per cent by 2021/2022 (Portes and Reed, 2018). Lone-parent families will face, once again, a very high risk of poverty, more so if the mother is not working, but also even when she is in work.

At the same time the work requirements, including those to increase hours of work, will reduce choice about how much and when to work. As we discussed above, our research showed that staying in the 'right' job for family commitments was often a priority, at least in the early years in work and when children were still at school. In 2016, when we returned to 15 of the families we found that the most of the women interviewed had stayed in work, but most had not significantly increased their pay or incomes. (Millar and Ridge, 2017; Millar and Ridge, forthcoming). Most were earning wages that were below the median for women, and not much above the minimum wage. In-work progression was possible for some, once childcare obligations had eased, and if they were willing to change jobs and work longer hours. But even if this did happen, it did not necessarily mean financial security. Few of the women had been able to build up resources, such as savings or pensions, but most had lost their tax credits when their children reached 16, and so they continued to need to work, and often faced insecure futures as retirement loomed and, for some, poor health reduced work options further.

Other research also shows a mixed picture about whether lone mothers want, and are able, to increase their hours. One study found that about a quarter of working lone mothers had tried to increase their hours but had not been able to do so (Coleman and Riley, 2012). Another found that lone mothers are more likely to be in time-related underemployment (i.e. wanting to increase their hours but not able to do so) than other women (Rafferty and Wiggan, 2017). Many surveys have found a preference for part-time work among lone mothers (Klett-Davies, 2016). Thus, unlike the New Deal for Lone Parents, which was pushing at an open door in terms of voluntary engagement with those lone mothers who wanted to work and were looking for support to do so, the Universal Credit system will be seeking to compel lone mothers already working to do more, and immediately rather than to their own time scale.

And people may be surprised, or confused, by the idea that those already in work should be required to do more (Dwyer, 2018; Johnsen and Blenkinsopp, 2018). Wright *at el* (2016) found that those people already working 'felt punished while doing the right thing', and that this could create a new disincentive to work: 'in cases where the financial gains of work are minimal (or non-existent) and there is the added factor of being no longer connected with the reward of a respectable worker status, free from job search requirements, surveillance or stigma'. This desire to escape the constraints, and stigma or shame, of living on benefits is a factor element in motivating people into work (Walker, 2014). This was certainly the case for our sample of lone mothers, for whom living on Income Support not only meant a low income and stigma but also feelings of lack of independence and autonomy (Millar, 2008).

But escape from state control will become even more difficult to achieve under Universal Credit. As Millar and Bennett (2016) point out, the 'commitment to independence is directly contradicted by the increased control inherent in the Universal Credit design … the intrusion and control embedded in the design are substantial and extend to both more people and more aspects of their lives'. Patrick (2018) describes Universal Credit as creating a contract that is 'lop-sided and unequal …underpinned by high levels of tacit coercion'. All the obligations are on the claimants, with the government side of the contract focused more on compulsion than support, and no obligations on employers in respect of the type of work on offer.

Final points

In this article, focusing on lone mothers and activation policies, we have discussed the way in which self-responsibility has come to be defined and implemented in the UK over the past two decades. The concept of self-responsibility is characterised by the idea that paid work is always, and for everyone, the route to independence and autonomy. And, under the Universal Credit regime, work itself becomes the model for how to develop people as self-responsible citizens – the benefit system must mimic and mirror the nature of the work contract.

Most people agree that work is important and that people should engage in paid work as part of citizenship and contribution to society. Self-responsibility and autonomy are also important shared values. People want to be able to make choices and to decide themselves what is best. Lone mothers want to be both workers and mothers. The UK, perhaps more slowly than some other countries, has left behind the 'maternalist policy model', supporting mothers as full-time carers and moved to an 'employment for all' model, where women as expected to enter the labour market in the same way as men (Orloff, 2006, p230). But, as our research found, even where lone mothers are committed to work, they face considerable challenges in sustaining work and care over time, and the financial rewards can be very thin. If work is to be at the heart of the social contract shaping our social policy, then the nature and quality of that work becomes even more important.

Making choices also implies at least some willingness to take risks and/or to cope with uncertainty. But people may not always want to take risks, or to venture into uncertain futures. Our research found that security was an important aspiration, at least at some points in time. As regards their work, the mothers were, to some extent, prepared to settle for what they could manage in their current situations and unwilling to put that in jeopardy for somewhat uncertain gains. Room (2016), in his discussion of the limitations of the paternalistic 'nudge' approach to policy, argues that we need to understand individual decision-making as reflecting uncertainty and insecurity, and this may mean that citizens 'may want not a choice, but a guarantee of well-being and security instead'. Thus the role of government should be to provide the shelter that enables people to be 'agile' in the face of decisions with uncertain outcomes. And, as Hoggett (2000) has discussed, as a society we value independence and change, and so are reluctant to recognise vulnerability and the need to be cared for. But sometimes we all want, and need, to feel secure as we are rather than be challenged to change. For that security,

we need to be able to put trust in others and in social institutions. This shelter, the protective safety-net of the welfare state, is becoming increasingly hard to maintain in the face of the dominant work-based definitions of self-responsibility.

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